

**State:** District of Columbia    **Filing Company:** AmGUARD Insurance Company  
**TOI/Sub-TOI:** 17.0 Other Liability-Occ/Claims Made/17.0020 Commercial Umbrella and Excess  
**Product Name:** Commerical Umbrella  
**Project Name/Number:** /

## Filing at a Glance

Company: AmGUARD Insurance Company  
Product Name: Commerical Umbrella  
State: District of Columbia  
TOI: 17.0 Other Liability-Occ/Claims Made  
Sub-TOI: 17.0020 Commercial Umbrella and Excess  
Filing Type: Rule  
Date Submitted: 02/14/2020  
SERFF Tr Num: AMGD-132248892  
SERFF Status: Submitted to State  
State Tr Num:  
State Status:  
Co Tr Num: 2020-05-01-DC-CU-R-ASSAULT AND BATTERY  
  
Effective Date: 05/01/2020  
Requested (New):  
Effective Date: 05/01/2020  
Requested (Renewal):  
Author(s): Tessa Medeiros, Bill Orasin, Kevin Kratzer  
Reviewer(s):  
Disposition Date:  
Disposition Status:  
Effective Date (New):  
Effective Date (Renewal):

**State:** District of Columbia **Filing Company:** AmGUARD Insurance Company  
**TOI/Sub-TOI:** 17.0 Other Liability-Occ/Claims Made/17.0020 Commercial Umbrella and Excess  
**Product Name:** Commerical Umbrella  
**Project Name/Number:** /

## General Information

Project Name: Status of Filing in Domicile:  
Project Number: Domicile Status Comments:  
Reference Organization: Reference Number:  
Reference Title: Advisory Org. Circular:  
Filing Status Changed: 02/14/2020  
State Status Changed: Deemer Date:  
Created By: Kevin Kratzer Submitted By: Kevin Kratzer  
Corresponding Filing Tracking Number:

### Filing Description:

On behalf of AmGUARD Insurance Company, we are submitting a revision to our manual to include rules for three new endorsements, which will be used with our Commercial Umbrella product.

## Company and Contact

### Filing Contact Information

Kevin Kratzer, State Filings Representative kevin.kratzer@guard.com  
39 Public Square 570-825-9900 [Phone] 4041 [Ext]  
PO Box A-H  
Wilkes-Barre, PA 18703

### Filing Company Information

AmGUARD Insurance Company	CoCode: 42390	State of Domicile:
39 Public Square	Group Code: 31	Pennsylvania
PO Box A-H	Group Name: Berkshire Hathaway	Company Type: Property and
Wilkes-Barre, PA 18703-0020	Group	Casualty
(800) 673-2465 ext. [Phone]	FEIN Number: 23-2240321	State ID Number:

## Filing Fees

Fee Required? No  
Retaliatory? No  
Fee Explanation:

<b>SERFF Tracking #:</b>	AMGD-132248892	<b>State Tracking #:</b>		<b>Company Tracking #:</b>	2020-05-01-DC-CU-R-ASSAULT AND BATTERY
<hr/>					
<b>State:</b>	District of Columbia	<b>Filing Company:</b>	AmGUARD Insurance Company		
<b>TOI/Sub-TOI:</b>	17.0 Other Liability-Occ/Claims Made/17.0020 Commercial Umbrella and Excess				
<b>Product Name:</b>	Commerical Umbrella				
<b>Project Name/Number:</b>	/				

## Rate Information

Rate data does NOT apply to filing.

<b>State:</b>	District of Columbia	<b>Filing Company:</b>	AmGUARD Insurance Company
<b>TOI/Sub-TOI:</b>	17.0 Other Liability-Occ/Claims Made/17.0020 Commercial Umbrella and Excess		
<b>Product Name:</b>	Commerical Umbrella		
<b>Project Name/Number:</b>	/		

## Rate/Rule Schedule

Item No.	Schedule Item Status	Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing Number	Attachments
1		ISO Exception Manual	Rule 25	Replacement		ISO EXCEPTIONS FINAL.pdf

## Commercial Lines Manual

### Division Thirteen

#### Commercial Liability Umbrella Exceptions.

If any further provisions of the ISO Commercial Liability Umbrella manual and the GUARD Umbrella Rate Plan conflict, the provisions of the GUARD Umbrella Rate Plan will apply.

We are not adopting ISO filings CU-2012-ORU12 effective 04/01/2013, CU-2012-OFR12 effective 04/01/2013.

---

#### 8. POLICY WRITING MINIMUM PREMIUM

---

Refer to GUARD Umbrella Rate Plan for the applicable minimum premiums.

---

#### 13. MINIMUM PREMIUMS

---

Refer to GUARD Umbrella Rate Plan for application of minimum premiums.

---

#### 22. DESCRIPTION OF COMMERCIAL LIABILITY UMBRELLA COVERAGE

---

The following are added to Rule 22. C. 2.

The following forms should apply when the underlying policy is Businessowners':

CU 99 00 Umbrella Policy Customizations  
CU 99 02 Asbestos Exclusion  
CU 99 03 Lead Exclusion  
CU 99 05 Fungi or Bacteria Exclusion  
CU 21 42 Exclusion - Exterior insulation and finish systems  
CU 21 50 Silica or Silica-Related Dust Exclusion  
CU 21 58 Communicable Disease Exclusion  
CU 99 20 Cannabis Exclusion

The following forms should apply when the underlying policy is General Liability:

CU 21 50 Silica or Silica-Related Dust Exclusion  
CU 99 02 Asbestos Exclusion  
CU 99 05 Fungi or Bacteria Exclusion  
CU 91 12 Professional Liability Exclusion  
CU 91 30 Exclusion - Lead  
CU 91 37 Liquor Exclusion  
CU 98 05 Anti Stacking Endorsement  
CU 98 09 Underlying Sublimits  
CU 98 10 Definition - Ultimate Net Loss

---

#### 24. MINIMUM RETAINED LIMIT/MINIMUM UNDERLYING LIMIT

---

Refer to GUARD Umbrella Rate Plan for minimum retained limits.

---

#### 25. DESCRIPTION OF ADDITIONAL OPTIONAL ENDORSEMENTS

---

The following is added to Rule 25.A. and applies if the underlying policy is Businessowners:

CU 99 25 "Assault" And/Or "Battery" – Limited provides limited liability coverage for injury, bodily injury, property damage, or personal and advertising injury to any person arising out of assault and/or battery.

Rules 25. C. 4., 5., 14., 15.a., 16., are deleted if the underlying policy is BOP:

Rules 25. C.5., 14., 15.a., 16., are deleted if the underlying policy is GL:

Rule 25. C. 4. is amended as follows if the underlying policy is GL:

When Endorsement CU 21 04 is attached to the policy, do not attach Automatic Insured Status For Newly Acquired  
Or Formed Limited Liability Companies Endorsement CU 24 81.

Rule 25. C. 10.c. is amended as follows if the underlying policy is GL:

Amendment Of Liquor Liability Exclusion – Limited Exception For Bring Your Own Alcohol Endorsement CU 34 13

This endorsement can be used in lieu of CU 91 37 Liquor Exclusion.

This endorsement does not exclude liability resulting from the intoxication of any person because alcoholic beverages were permitted for consumption on the Named Insured's premises.

The following is added to Rule 25.C. and applies if the underlying policy is Businessowners:

CU 99 24 "Assault" And/Or "Battery" – Exclusion excludes liability coverage for injury, bodily injury, property damage, or personal and advertising injury to any person arising out of assault and/or battery.  
CU 99 27 Exemplary, Punitive and Statutory Damages Exclusion - excludes liability coverage for exemplary, punitive or statutory damages including fines, fees, penalties, multiplier damages and any attorney's fees awarded or taxed against an insured.  
CU 98 09 Underlying Sublimits - may be attached by applicant or underwriter.  
CU 98 10 Definition - Ultimate Net Loss - may be attached by applicant or underwriter.  
CU 91 13 Specified Operations Exclusion - may be attached by applicant or underwriter.

The following is added to Rule 25.C. and applies if the underlying policy is General Liability:

Coverage for injuries to participants engaged in athletic sports, games or contests may be generally excluded by use of Exclusion – Athletic  
Or Sports Participants – All Contests Or Exhibitions Endorsement CU 34 10.

Liability arising out of the design, cultivation, manufacture, storage, processing, packaging, handling, testing, distribution, sale, serving, furnishing, possession or disposal of cannabis, the actual, alleged, threatened or suspected inhalation, ingestion, absorption or consumption of, contact with, exposure to, existence of, or presence of cannabis, and property damage to cannabis, may be excluded.

by attaching Cannabis Exclusion Endorsement CU 34 22.

CU 91 01 Violation of Communication or Information Law Exclusion Endorsement - may be selected by the applicant or underwriter.

CU 91 02 Automobile Liability Exclusion - attach when there is not Auto coverage on the underlying policy or if there is Auto on the underlying policy, but the carrier is unacceptable.

CU 91 03 Directors and Officers Liability Exclusion - may be attached when Directors and Officers Liability is endorsed on the underlying policy.

CU 91 04 Crisis Management Exclusion - may be attached by applicant or underwriter when GL 99 16 is attached to the underlying GL policy.

CU 91 05 Employers' Liability Exclusion - attach when there is not Employers' Liability Coverage on the underlying policy or if there is Employers' Liability Coverage, but the carrier is unacceptable. Otherwise, use Employers' Liability Coverage Endorsement CU 98 06.

CU 91 06 Sexual Misconduct, Abuse or Molestation Exclusion with Follow Form Exception and Sublimit Endorsement - attach if Sexual Abuse is endorsed on the underlying policy.

CU 91 07 Employee Benefits Liability Exclusion - attach when not providing Employee Benefits coverage in the underlying and/or on the Umbrella.

CU 91 08 Foreign Liability Exclusion - applicant or underwriter may attach if an amended territory to Worldwide coverage is on the underlying policy.

CU 91 09 Formaldehyde Exclusion Endorsement - may be selected by the applicant or underwriter.

CU 91 10 Subsidence Exclusion - may be selected by the applicant or underwriter.

CU 91 11 Employers' Liability for Occupational Disease Exclusion - may be selected by the applicant or underwriter.

CU 91 13 Specified Operations Exclusion - may be attached by applicant or underwriter when CG 21 42 or CG 21 43 are attached to the underlying GL policy

CU 91 14 Pre-existing Conditions Exclusion - may be attached by applicant or underwriter when GL 99 42 is attached to the underlying GL policy.

CU 91 15 Discrimination Exclusion - may be selected by the applicant or underwriter.

CU 91 16 Specified Entity(ies) Exclusion - may be selected by the applicant or underwriter.

CU 91 18 Abuse or Molestation Liability Exclusion - may be attached by applicant or underwriter when GL 99 10 is attached to the underlying GL policy.

CU 91 19 Evacuation Expense Liability Exclusion - may be attached by applicant or underwriter when GL 99 24 is attached to the underlying GL policy.

CU 91 20 Spa Services Liability Exclusion - may be attached by applicant or underwriter when GL 99 23 is attached to the underlying GL policy.

CU 91 21 Exclusion - Day Care - may be attached by applicant or underwriter when GL 99 29 is attached to the underlying GL policy.

CU 91 22 Exclusion - Designated Operations Covered by a Consolidated (Wrap-Up) Insurance Program - may be attached by applicant or underwriter when GL 99 30 is attached to the underlying GL policy.

CU 91 23 Exclusion - Diacetyl - may be attached by applicant or underwriter when GL 99 31 is attached to the underlying GL policy.

CU 91 24 Exclusion - Drywall - may be attached by applicant or underwriter when GL 99 32 is attached to the underlying GL policy.

CU 91 25 Exclusion - Earth Movement - may be attached by applicant or underwriter when GL 99 33 is attached to the underlying GL policy.

CU 91 26 Exclusion - Exterior Insulation and Finish Systems - may be attached by applicant or underwriter when GL 99 34 is attached to the underlying GL policy.

CU 91 27 Exclusion - Firearms or Weapons - may be attached by applicant or underwriter when GL 99 35 is attached to the underlying GL policy.

CU 91 28 Exclusion - Infestation and Vermin - may be attached by applicant or underwriter when GL 99 36 is attached to the underlying GL policy.

CU 91 29 Exclusion - Inhalation Devices - may be attached by applicant or underwriter when GL 99 37 is attached to the underlying GL policy.

CU 91 31 Exclusion - Leased, Rented or Sold Equipment - may be attached by applicant or underwriter when GL 99 39 is attached to the underlying GL policy.

CU 91 32 Exclusion - Overspray - may be attached by applicant or underwriter when GL 99 40 is attached to the underlying GL policy.

CU 91 33 Exclusion - Pollution with Named Perils Exception - may be attached by applicant or underwriter when GL 99 41 is attached to the underlying GL policy.

CU 91 34 Exclusion - Pre-existing or Progressive Damage or Defect - Amendment of Insuring Agreement - may be attached by applicant or underwriter when GL 99 42 is attached to the underlying GL policy.

CU 91 35 Exclusion - Radioactive Matter - may be attached by applicant or underwriter when GL 99 43 is attached to the underlying GL policy.

CU 91 36 Assault and Battery Exclusion - may be attached by applicant or underwriter when GL 99 35 is attached to the underlying GL policy.

CU 91 38 Automobile Liability Limitation Endorsement - attach unless specifically excluded on the underlying policy.

CU 91 39 Commercial General Liability Limitation Endorsement - attach unless specifically excluded on the underlying policy.

CU 91 40 Personal Injury and Advertising Injury Limitation Endorsement - attach unless specifically excluded on the underlying policy.

IL 99 04 Exclusion - Punitive Damages - may be attached by the underwriter

Rules 25. D. 14., is deleted

The following is added to Rule 25.E. and applies if the underlying policy is a BOP policy:

To provide coverage for newly acquired or formed organizations for non-auto exposure attach Newly Acquired Organizations CU 99 04.

The following is added to Rule 25.E. and applies if the underlying policy is a GL policy:

To extend limited coverage to limited liability companies that the Named Insured newly acquires or forms, subject to certain limitations as shown in the endorsement, attach Automatic Insured Status For Newly Acquired Or Formed Limited Liability Companies Endorsement CU 24 81. When Endorsement CU 24 81 is attached to the policy, do not attach Endorsement CU 21 04.

CU 98 03 Notice of Occurrence - may be selected by the applicant or underwriter.

CU 98 04 Non-Concurrence Endorsement - attach when the underlying policies do not have the same effective dates.

CU 98 06 Employers' Liability Coverage Endorsement - can only be attached when included in the underlying policy.

CU 98 07 Employee Benefits Coverage Endorsement - can only be attached when included in the underlying policy.

CU 98 08 Knowledge of Occurrence Endorsement - may be selected by the applicant or underwriter.

CU 98 11 Limits of Insurance Amended Endorsement - may be attached by the applicant or underwriter.

---

### 32. TERRORISM ENDORSEMENT OPTIONS - FEDERAL BACKSTOP

---

The following is added to the Terrorism Endorsement Options:

If underlying policy excludes terrorism but is being purchased on the Umbrella attach CU 99 06 Terrorism Self-Insured Retention

---

### 33. EMPLOYEE BENEFITS LIABILITY COVERAGE

---

Rule 33. D. is amended as follows:

Refer to the GUARD Umbrella Rate Plan.

---

### 39. PREMIUM DETERMINATION

---

Rule 39. is deleted in it's entirety and replaced with the the following:

Refer to the GUARD Umbrella Rate Plan.

---

### 41. TERRORISM PREMIUM DETERMINATION

---

Rule 41. A. is deleted

Refer to Step 8 in the GUARD Umbrella Rate Plan.

<b>State:</b>	District of Columbia	<b>Filing Company:</b>	AmGUARD Insurance Company
<b>TOI/Sub-TOI:</b>	17.0 Other Liability-Occ/Claims Made/17.0020 Commercial Umbrella and Excess		
<b>Product Name:</b>	Commerical Umbrella		
<b>Project Name/Number:</b>	/		

## Supporting Document Schedules

<b>Satisfied - Item:</b>	Consulting Authorization
<b>Comments:</b>	N/A
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	

  

<b>Satisfied - Item:</b>	Actuarial Certification (P&C)
<b>Comments:</b>	N/A
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	

  

<b>Satisfied - Item:</b>	District of Columbia and Countrywide Experience for the Last 5 Years (P&C)
<b>Comments:</b>	N/A -we entered the DC market in 2016.
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	

  

<b>Satisfied - Item:</b>	District of Columbia and Countrywide Loss Ratio Analysis (P&C)
<b>Comments:</b>	N/A
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	

  

<b>Satisfied - Item:</b>	Marked Manual
<b>Comments:</b>	
<b>Attachment(s):</b>	ISO EXCEPTIONS MARKED.pdf
<b>Item Status:</b>	
<b>Status Date:</b>	

## Commercial Lines Manual

### Division Thirteen

#### Commercial Liability Umbrella Exceptions.

If any further provisions of the ISO Commercial Liability Umbrella manual and the GUARD Umbrella Rate Plan conflict, the provisions of the GUARD Umbrella Rate Plan will apply.

We are not adopting ISO filings CU-2012-ORU12 effective 04/01/2013, CU-2012-OFR12 effective 04/01/2013.

---

#### 8. POLICY WRITING MINIMUM PREMIUM

---

Refer to GUARD Umbrella Rate Plan for the applicable minimum premiums.

---

#### 13. MINIMUM PREMIUMS

---

Refer to GUARD Umbrella Rate Plan for application of minimum premiums.

---

#### 22. DESCRIPTION OF COMMERCIAL LIABILITY UMBRELLA COVERAGE

---

The following are added to Rule 22. C. 2.

The following forms should apply when the underlying policy is Businessowners':

CU 99 00 Umbrella Policy Customizations  
CU 99 02 Asbestos Exclusion  
CU 99 03 Lead Exclusion  
CU 99 05 Fungi or Bacteria Exclusion  
CU 21 42 Exclusion - Exterior insulation and finish systems  
CU 21 50 Silica or Silica-Related Dust Exclusion  
CU 21 58 Communicable Disease Exclusion  
CU 99 20 Cannabis Exclusion

The following forms should apply when the underlying policy is General Liability:

CU 21 50 Silica or Silica-Related Dust Exclusion  
CU 99 02 Asbestos Exclusion  
CU 99 05 Fungi or Bacteria Exclusion  
CU 91 12 Professional Liability Exclusion  
CU 91 30 Exclusion - Lead  
CU 91 37 Liquor Exclusion  
CU 98 05 Anti Stacking Endorsement  
CU 98 09 Underlying Sublimits  
CU 98 10 Definition - Ultimate Net Loss

---

#### 24. MINIMUM RETAINED LIMIT/MINIMUM UNDERLYING LIMIT

---

Refer to GUARD Umbrella Rate Plan for minimum retained limits.

---

#### 25. DESCRIPTION OF ADDITIONAL OPTIONAL ENDORSEMENTS

---

The following is added to Rule 25.A. and applies if the underlying policy is Businessowners':

CU 99 25 "Assault" And/Or "Battery" – Limited provides limited liability coverage for injury, bodily injury, property damage, or personal and advertising injury to any person arising out of assault and/or battery.

Rules 25. C. 4., 5., 14., 15.a., 16., are deleted if the underlying policy is BOP:

Rules 25. C.5., 14., 15.a., 16., are deleted if the underlying policy is GL:

Rule 25. C. 4. is amended as follows if the underlying policy is GL:

When Endorsement CU 21 04 is attached to the policy, do not attach Automatic Insured Status For Newly Acquired  
Or Formed Limited Liability Companies Endorsement CU 24 81.

Rule 25. C. 10.c. is amended as follows if the underlying policy is GL:

Amendment Of Liquor Liability Exclusion – Limited Exception For Bring Your Own Alcohol Endorsement CU 34 13

This endorsement can be used in lieu of CU 91 37 Liquor Exclusion.

This endorsement does not exclude liability resulting from the intoxication of any person because alcoholic beverages were permitted for consumption on the Named Insured's premises.

The following is added to Rule 25.C. and applies if the underlying policy is Businessowners':

CU 99 24 "Assault" And/Or "Battery" – Exclusion excludes liability coverage for injury, bodily injury, property damage, or personal and advertising injury to any person arising out of assault and/or battery.  
CU 99 27 Exemplary, Punitive and Statutory Damages Exclusion - excludes liability coverage for exemplary, punitive or statutory damages including fines, fees, penalties, multiplier damages and any attorney's fees awarded or taxed against an insured.  
CU 98 09 Underlying Sublimits - may be attached by applicant or underwriter.  
CU 98 10 Definition - Ultimate Net Loss - may be attached by applicant or underwriter.  
CU 91 13 Specified Operations Exclusion - may be attached by applicant or underwriter.



The following is added to Rule 25.C. and applies if the underlying policy is General Liability:

Coverage for injuries to participants engaged in athletic sports, games or contests may be generally excluded by use of Exclusion – Athletic Or Sports Participants – All Contests Or Exhibitions Endorsement CU 34 10.

Liability arising out of the design, cultivation, manufacture, storage, processing, packaging, handling, testing, distribution, sale, serving, furnishing, possession or disposal of cannabis, the actual, alleged, threatened or suspected inhalation, ingestion, absorption or consumption of, contact with, exposure to, existence of, or presence of cannabis, and property damage to cannabis, may be excluded. by attaching Cannabis Exclusion Endorsement CU 34 22.

CU 91 01 Violation of Communication or Information Law Exclusion Endorsement - may be selected by the applicant or underwriter.

CU 91 02 Automobile Liability Exclusion - attach when there is not Auto coverage on the underlying policy or if there is Auto on the underlying policy, but the carrier is unacceptable.

CU 91 03 Directors and Officers Liability Exclusion - may be attached when Directors and Officers Liability is endorsed on the underlying policy.

CU 91 04 Crisis Management Exclusion - may be attached by applicant or underwriter when GL 99 16 is attached to the underlying GL policy.

CU 91 05 Employers' Liability Exclusion - attach when there is not Employers' Liability Coverage on the underlying policy or if there is Employers' Liability Coverage, but the carrier is unacceptable. Otherwise, use Employers' Liability Coverage Endorsement CU 98 06.

CU 91 06 Sexual Misconduct, Abuse or Molestation Exclusion with Follow Form Exception and Sublimit Endorsement - attach if Sexual Abuse is endorsed on the underlying policy.

CU 91 07 Employee Benefits Liability Exclusion - attach when not providing Employee Benefits coverage in the underlying and/or on the Umbrella.

CU 91 08 Foreign Liability Exclusion - applicant or underwriter may attach if an amended territory to Worldwide coverage is on the underlying policy.

CU 91 09 Formaldehyde Exclusion Endorsement - may be selected by the applicant or underwriter.

CU 91 10 Subsidence Exclusion - may be selected by the applicant or underwriter.

CU 91 11 Employers' Liability for Occupational Disease Exclusion - may be selected by the applicant or underwriter.

CU 91 13 Specified Operations Exclusion - may be attached by applicant or underwriter when CG 21 42 or CG 21 43 are attached to the underlying GL policy

CU 91 14 Pre-existing Conditions Exclusion - may be attached by applicant or underwriter when GL 99 42 is attached to the underlying GL policy.

CU 91 15 Discrimination Exclusion - may be selected by the applicant or underwriter.

CU 91 16 Specified Entity(ies) Exclusion - may be selected by the applicant or underwriter.

CU 91 18 Abuse or Molestation Liability Exclusion - may be attached by applicant or underwriter when GL 99 10 is attached to the underlying GL policy.

CU 91 19 Evacuation Expense Liability Exclusion - may be attached by applicant or underwriter when GL 99 24 is attached to the underlying GL policy.

CU 91 20 Spa Services Liability Exclusion - may be attached by applicant or underwriter when GL 99 23 is attached to the underlying GL policy.

CU 91 21 Exclusion - Day Care - may be attached by applicant or underwriter when GL 99 29 is attached to the underlying GL policy.

CU 91 22 Exclusion - Designated Operations Covered by a Consolidated (Wrap-Up) Insurance Program - may be attached by applicant or underwriter when GL 99 30 is attached to the underlying GL policy.

CU 91 23 Exclusion - Diacetyl - may be attached by applicant or underwriter when GL 99 31 is attached to the underlying GL policy.

CU 91 24 Exclusion - Drywall - may be attached by applicant or underwriter when GL 99 32 is attached to the underlying GL policy.

CU 91 25 Exclusion - Earth Movement - may be attached by applicant or underwriter when GL 99 33 is attached to the underlying GL policy.

CU 91 26 Exclusion - Exterior Insulation and Finish Systems - may be attached by applicant or underwriter when GL 99 34 is attached to the underlying GL policy.

CU 91 27 Exclusion - Firearms or Weapons - may be attached by applicant or underwriter when GL 99 35 is attached to the underlying GL policy.

CU 91 28 Exclusion - Infestation and Vermin - may be attached by applicant or underwriter when GL 99 36 is attached to the underlying GL policy.

CU 91 29 Exclusion - Inhalation Devices - may be attached by applicant or underwriter when GL 99 37 is attached to the underlying GL policy.

CU 91 31 Exclusion - Leased, Rented or Sold Equipment - may be attached by applicant or underwriter when GL 99 39 is attached to the underlying GL policy.

CU 91 32 Exclusion - Overspray - may be attached by applicant or underwriter when GL 99 40 is attached to the underlying GL policy.

CU 91 33 Exclusion - Pollution with Named Perils Exception - may be attached by applicant or underwriter when GL 99 41 is attached to the underlying GL policy.

CU 91 34 Exclusion - Pre-existing or Progressive Damage or Defect - Amendment of Insuring Agreement - may be attached by applicant or underwriter when GL 99 42 is attached to the underlying GL policy.

CU 91 35 Exclusion - Radioactive Matter - may be attached by applicant or underwriter when GL 99 43 is attached to the underlying GL policy.

CU 91 36 Assault and Battery Exclusion - may be attached by applicant or underwriter when GL 99 35 is attached to the underlying GL policy.

CU 91 38 Automobile Liability Limitation Endorsement - attach unless specifically excluded on the underlying policy.

CU 91 39 Commercial General Liability Limitation Endorsement - attach unless specifically excluded on the underlying policy.

CU 91 40 Personal Injury and Advertising Injury Limitation Endorsement - attach unless specifically excluded on the underlying policy.

IL 99 04 Exclusion - Punitive Damages - may be attached by the underwriter

Rules 25. D. 14., is deleted

The following is added to Rule 25.E. and applies if the underlying policy is a BOP policy:

To provide coverage for newly acquired or formed organizations for non-auto exposure attach Newly Acquired Organizations CU 99 04.

The following is added to Rule 25.E. and applies if the underlying policy is a GL policy:

~~To provide coverage for newly acquired or formed organizations for non-auto exposure attach Newly Acquired Organizations CU 99 04.~~

To extend limited coverage to limited liability companies that the Named Insured newly acquires or forms, subject to certain limitations as shown in the endorsement, attach Automatic Insured Status For Newly Acquired Or Formed Limited Liability Companies Endorsement CU 24 81. When Endorsement CU 24 81 is attached to the policy, do not attach Endorsement CU 21 04.

CU 98 03 Notice of Occurrence - may be selected by the applicant or underwriter.

CU 98 04 Non-Concurrence Endorsement - attach when the underlying policies do not have the same effective dates.

CU 98 06 Employers' Liability Coverage Endorsement - can only be attached when included in the underlying policy.

CU 98 07 Employee Benefits Coverage Endorsement - can only be attached when included in the underlying policy.

CU 98 08 Knowledge of Occurrence Endorsement - may be selected by the applicant or underwriter.

CU 98 11 Limits of Insurance Amended Endorsement - may be attached by the applicant or underwriter.

---

## 32. TERRORISM ENDORSEMENT OPTIONS - FEDERAL BACKSTOP

---

The following is added to the Terrorism Endorsement Options:

If underlying policy excludes terrorism but is being purchased on the Umbrella attach CU 99 06 Terrorism Self-Insured Retention

---

## 33. EMPLOYEE BENEFITS LIABILITY COVERAGE

---

Rule 33. D. is amended as follows:

Refer to the GUARD Umbrella Rate Plan.

---

---

**39. PREMIUM DETERMINATION**

---

Rule 39. is deleted in it's entirety and replaced with the the following:  
Refer to the GUARD Umbrella Rate Plan.

---

**41. TERRORISM PREMIUM DETERMINATION**

---

Rule 41. A. is deleted  
Refer to Step 8 in the GUARD Umbrella Rate Plan.